

Allied Insurance Sees 100 Percent Growth in Agency Real Time Transactions

In just a matter of months, Des Moines-based Allied Insurance saw daily agent use of Real Time transactions double. “We’re measuring the number of transactions and also the unique IDs that are generating these transactions,” says Gary Lawrence, senior business consultant. “We’re seeing an increase in both areas.”

Lawrence finds the results particularly rewarding. “I’ve had a few epiphanies working here at Allied,” he explains. “One was the potential of the Internet when it was gaining public acceptance in the 1990s. I knew we had better get online. My other epiphany was Real Time, and the game-changer it would be for our industry.”

As excited as he is to see the growth, Lawrence is hard-pressed to identify any single factor behind it. “We’ve been doing a number of things to promote Real Time and drive home its value—in the agencies we work with and among our own company employees,” he says.

Sharing Information

For instance, Lawrence is diligent about sharing information distributed by the Real Time/Download Campaign. “Every time Jeff [Yates, ACT executive director] sends out news of an upcoming Real Time Webinar, we forward it to our training staff,” he explains. “And they’re forwarding it on to our agents.”

The company also placed special emphasis on educating and equipping company sales managers, because they are at the front line and represent a key point of contact between the company and the independent agents who represent it. “We’ve worked really hard with our sales managers, making sure they understand the important concepts of interface and automation, and what it can do for us and our agents,” he explains.

As part of this work, Lawrence spends time with new managers in their orientation training. “Eighty percent of what I talk about in these classes is Real Time, because that’s where the industry is headed,” he adds.

Disciplined Approach

For some time, Lawrence has likened the growth of Real Time to a train. “It’s a train leaving the station,” he explains. “It’s not a dragster. Adoption will be slow and methodical, but once it gets started, there is no stopping it.” This perspective motivates Lawrence to keep focused on driving home a consistent message and to use any tool available to increase usage.

“We need to recognize that this is something that it doesn’t happen overnight,” he explains, referring to broad agency adoption of Real Time functionality. “We all know agents don’t change habits quickly, but once this gets rolling—and I really believe, from an Allied perspective, that we’ve got the train moving now—we need to keep the momentum going and promote this across our agency force.”

Earlier this year, the carrier encouraged agencies to use the Real Time/Download Campaign's 21 Day Challenge. "We wanted those agencies that had not yet tried Real Time to see what it was all about," Lawrence says. "The Challenge provides a good starting point." In addition, Allied wanted agents that were using the functionality to make it the predominant agency workflow.

"Having been an agent myself and now with 20-some years working on the carrier side, I realize how important—and difficult—it is for independent agents to change their habits," he says. "The more people use Real Time, the easier it becomes, and the Challenge feeds right into that."

Agent Experience

Another initiative Allied and its agency management interface team undertook this year focused on improving the agent experience with Real Time. The company revamped its security protocols and rolled out a single-sign-on functionality. "That's a pain point everybody has been talking about," Lawrence explains. "We wanted to remove that barrier to agency success with Real Time."

Here is how he explains it to agents. "There are two doors into our company system: One through our proprietary website, which requires an ID, and the other is a back door, if you will," he says. "If you use Real Time through your agency management system, our system recognizes that and allows access, without a need to keep resetting expiring passwords. As long as you have gotten through our gateway from your management system, you're authorized and don't need to resynchronize your password."

The company also moved to Web services to boost speed for agents that use a leading agency management system for interface. "We have gotten away from screen scraping altogether and are using Web services for everything, which allows for much faster processing," Lawrence says.

Lawrence has seen first-hand the positive response this move generated. "I was recently in an agency where two agents were gung-ho about the use of Real Time," he recalls. "The agency principal asked us to walk their staff through the new screens, because he was getting pushback from some of his agents and CSRs."

"We went in, pulled up an account that they had written through another carrier, clicked on the Real Time transaction and dropped it into our website," he adds. "It quickly presented a link to deliver a quote and move forward. Everything worked perfectly and staff just stood there in amazement. They said, 'Gee, it really does work!'"

Face Time

Such experiences reinforce the need for diligence and the importance of what Lawrence calls a 'terminal-to-terminal' approach to winning Real Time converts. "Sometimes I wish I had 500 of me who could go around and talk to agents and show them, in person, the benefits of Real Time," he says. "It's almost like nobody wants to experiment with anything on their own, but once they see it, all of a sudden they are sold."

Lawrence sees a side benefit to carrying out these in-person sessions. “Not until you get out there and talk to agents and show them how things work can you really understand what agents want and need,” he explains. “By showing them the process, you get immediate and practical feedback on what they think and what you can do to make the functionality more attractive to them.

“Any carrier that is not spending time with agents—sharing and listening—is just looking for trouble,” Lawrence adds. “And if they say they know what agents want without spending time with them, well, they’re just wrong.

“As a company, we’ve worked hard to make Real Time operate smoothly—how agents want it to operate—and we’ve spent a lot of time working with agencies on getting it implemented,” he concludes. “It’s rewarding to see successes, to see agents really commit to making Real Time part of the fabric of their agency workflows.”